PTO/SB/01 (10-01)

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			Attorney Docket Nun	abor								
	DECLARATION FOR			Michael T. Rossides								
	DESIGN	First Named Inventor										
	PATENT APPL (37 CFR 1	COMPLETE IF KNOWN										
	Declaration Submitted OR	Declaration Submitted after Initial Filing (surcharge (37 CFR 1.16 (e)) required)	Application Number									
			Filing Date									
	with Initial		Art Unit									
	Filing		Examiner Name									
	As the below named inventor, I hereby declare that: My residence, mailing address, and citizenship are as stated below next to my name. I believe I am the original and first inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled: Expected Value Methods and Systems for Paying and Qualifying											
	(Title of the Invention)											
there is	the specification of which											
	is attached hereto											
#	OR											
	was filed on (MM/DD/YYYY)	pplication Number or PCT International										
The fall the	Application Number	and was amende	d on (MM/DD/YYYY) (if applicable).									
	I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment specifically referred to above.											
	I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT international filing date of the continuation-in-part application.											
	hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or (f), or 365(b) of any foreign application(s) for patent, inventor's or plant preeder's rights certificate(s), or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the box, any foreign application for patent, inventor's or plant breeder's rights certificate(s), or any PCT international application having a filing date before that of the application on which priority is claimed.											
	Prior Foreign Application Number(s)	Country	Foreign Filing Date Priority (MM/DD/YYYY) Not Claimed			Certified Copy Attached? YES NO						
	PCT US/18715	US	07/07/2000									

[Page 1 of 2]

Additional foreign application numbers are listed on a supplemental priority data sheet PTO/SB/02B attached hereto:

DECLARATION — Utility or Design Patent Application

Direct all correspondence to: Customer Number or Bar Code Label OR Correspondence address below										
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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.										
NAME OF SOLE OR FIRST INVENTOR: A petition has been filed for this unsigned inventor										
. Michael										
Given Name (first and middle [if any])		Family or Sur	y Name rname							
Inventor's Signature Much Mossiles — 52				ntity	01/07/2002 Date					
Scottsdale		AZ	US		US					
Residence: City		State		Country	Citizenship					
			-							
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City	State	ZIP		Country						
NAME OF SECOND INVENTOR:	$\overline{}$		s been	i filed for this unsign						
unit of orgonal interior.		,								
Given Name (first and middle [if any])			Family or Sur	/ Name name						
Inventor's Signature				Date						
Residence: City	State		Country	Citizenship						
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Mailing Address										
City	-	State		ZIP	Country					
Additional inventors are being named on the	su	oplemental Addition	onal Inve	entor(s) sheet(s) PTO/S	B/02A attached hereto.					